

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 15-17275-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maritza Vasquez
aka Maritza Vazquez
812 Grape Street
Vineland, NJ 08360

Social Security No.:
xxx-xx-0617

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 27, 2017

JAN: lgr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maritza Vasquez
 Debtor

Case No. 15-17275-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db #+Maritza Vasquez, 812 Grape Street, Vineland, NJ 08360-4729
 515460915 +Cenlar Mortgage, PO Box 77404, Ewing, NJ 08628-6404
 515460916 +City Of Vineland, 640 E Wood St, Vineland, NJ 08360-3713
 515641237 Equity Trust Company, PO Box 16354, Rochester NY 14616-0354
 515636145 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 515460921 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112,
 Trenton, NJ 08625-0112
 515460923 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Divison Of Taxes, P.O. Box 245,
 Trenton, NJ 08695)
 516459551 +The Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
 516460496 +The Landis Sewerage Authority, 817 E. Landis Avenue, Vineland NJ 08360-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 27 2017 22:40:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 27 2017 22:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515460920 +E-mail/Text: cio.bncmail@irs.gov Nov 27 2017 22:40:17 Internal Revenue Service,
 1601 Market Street, Philadelphia, PA 19103-2301
 515460922 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 27 2017 22:44:17
 Pinnacle Credit Services, RE: Verizon, PO Box 640, Hopkins, MN 55343-0640
 TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +The Landis Sewerage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
 515460917* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
 515460919* Internal Revenue Service, Special Procedure Branch, PO Box 744,
 Springfield, NJ 07081-0744
 515460918* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
 nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com, lillian.felici@flastergreenberg.com,
 dss@trustesolutions.net

District/off: 0312-1

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 13

Date Rcvd: Nov 27, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Maritza Vasquez mylawyer7@aol.com, ecf@seymourlaw.net
Walter F. Gavigan, Jr. on behalf of Creditor The Landis Sewerage Authority
wgavigan@grucciopepper.com, jlynch@grucciopepper.com;r53898@notify.bestcase.com
TOTAL: 7